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# A STUDY ON CUSTOMER'S E - SHOPPING BEHAVIOUR AND SATISFACTION: SPECIAL REFERENCE TO WORKING WOMEN IN CHENNAI

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## Abstract

The growth rate of India's e-commerce industry is fascinating. It was reported as 88% in 2013 which is a clear contrast picture of the slower economic growth of India. The purpose of this study is to analyse factors affecting on e- shopping behaviour of working women in Chennai city that might be one of the most important issues of e-commerce and marketing field. However, there is very limited knowledge about online consumer behaviour for women because it is a complicated socio-technical phenomenon and involves too many factors. One of the objectives of this study is covering the shortcomings of previous studies that didn't examine main factors that influence on online shopping behaviour for working women. Purchasing items and products through the web is a very easy task to do. It is now playing a very important role in everybody's life especially working women with a very busy life schedule. This goal has been followed by using a model examining the impact of perceived risks, infrastructural variables and return policy on attitude toward online shopping behaviour and subjective norms, perceived behavioural control, domain specific innovativeness and attitude on online shopping behaviour as the hypotheses of study. To investigate these hypotheses 90 questionnaires dispersed among online stores. Respondents to the questionnaire were women consumers of online stores in which randomly selected. The statistical tools used to analyze the data with reference to the selected objectives of the study is factor analysis. The proposed conceptual model was developed and tested through a factor analysis to reduce data dimensions.

**Keywords:** e- shopping, shopping behaviour, working women, customer satisfaction

## 1. Introduction

Women are most powerful consumers in the world as they control almost 80 percent of the household spending. And no longer can the women's spending powers and influence be neglected. The role of women in the society and their effects has changed. A marketer cannot ignore her role as a mom and talk to her as a girl or women, and similarly a girl cannot be approached like a woman. Purchases are emotionally significant and communication is important throughout the buying decision. Women are great influencers when it comes to buying decision of the family. No doubt that when it comes to individual buying, women are the sole decision makers in the decision.

Generally speaking the trend of e-commerce has been increased rapidly in the recent years with the development of internet and due to the easy accessibility of internet usage the introduction and implementation of internet technologies has created new market for manufacturers and service providers and also has provided new arena for innovative marketing strategies by the professionals. There are various reasons of shifting the customers buying patterns towards online retail shops. The facility of comparing product with competitive products on the basis of price, colour, size and quality is one of the biggest benefits of online shopping. Moreover the product remains at its place even it purchased.

## 2. Risk and Online Shopping

Garbarino and Strahilevitz (2004) indicated that women associate risk with their readiness to shop online, a negative result or experience of using the web would have severe implications on whether they would use this channel to market again. Unlike women, men do not tend to perceive there to be a risk, because the

positive attributes eliminate fear: they value the activity for convenience, speed and efficiency. Bartel Sheehan (1999) identified that there may be a link between risk and privacy. Offline, women are concerned about the loss and invasion of privacy, which is only enhanced when online, and they cannot physically see the transaction being processed, the handling of data concerned and what is happening with their details which add to their apprehensiveness. Cyr et al (2007) put forward that there is a direct correlation between social presence and loyalty online for women specifically. Considering the inherent issues women have with shopping online this suggested that females needed to be engaged and enjoy the virtual experience in order to purchase and return to purchase.

### 3. Feminine Commitment with Online Shopping

Zhou et al (2007) suggested that there is a negative perception surrounding women and technology. It has been reported that women more than men are doubtful about the authenticity of online shopping and sometimes shy away from the unknown. Women can become frustrated by having to navigate the computer, data and internet at once, especially if they are apprehensive about adopting and using technology: it becomes a challenging task.

### 4. Review of Literature

Sultan and Henrichs (2000) reported that the consumer's willingness to and preference for adopting the Internet as his or her shopping medium was also positively related to income, household size, and innovativeness. In 2000, women represented the major online holiday season buyer (Rainne, 2002; Sultan & Henrichs, 2000). According to a report by the Pew Research Center (2001), the number of women (58%) who bought online exceeded the number of men (42%) by 16%. Among the woman who bought, 37% reported enjoying the experience "a lot" compared to only 17% of male shoppers who enjoyed the experience "a lot". More recently, Akhter (2002) indicated that more educated, younger, males, and wealthier people in contrast to less educated, older, females, and less wealthier are more likely to use the Internet for purchasing.

Consumer Behaviour is the study of consumer's actions during searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. (Schiffman, Wisenblit and Kumar, 2014:2). Yan, Z. (2012) describes, cyber behaviour is any social, physical or mental activities that humans engage in connecting to and interacting with the internet.

Attitude is defined in a number of ways by scholars. Li, N. and Zhang, P. (2002) argued, Online shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet. Schiffman, Wisenblit and Kumar (2014) identified attitude as a learned predisposition to behave in a consistently favourable and unfavourable way toward a given object. Attitudes are cognitions and not easily observable, but researchers can assess them by asking questions or making inferences from behaviour. Attitudes are directed at objects, such as products, product categories, brands, services, promotional messages, websites, media, retailers, and many other entities. Although attitudes generally lead to behaviour, they are not synonymous with behaviour. Sometimes, attitudes reflect either a favourable or an unfavourable evaluation of the attitude object, which might or might not lead to behaviour. Attitude might propel customers toward a particular behaviour or repel them away from such. Personal experience, family and friends, media, the internet and social media strongly affect attitudes.

Marketers increasingly use online advertising to shape the attitudes of small and specialized consumer niches, because new technologies enable them to customize advertising messages and also some products. Targeted online marketing can shape attitudes more effectively than other media because the promotional messages address the needs and concerns of precise micro-segments, whereas messages carried by traditional media generally reach diverse and large segments, as well as many consumers who have neither need for nor interest in the product advertised. (Schiffman, Wisenblit and Kumar, 2014: 168-171)

According to Chaffey, D. et al (2006), Internet marketing is defined as the application of the Internet and related digital technologies in conjunction with traditional communications to achieve marketing objectives. For the Internet marketer, a review of the factors influencing behaviour is especially important since a single web site may need to accommodate consumers with different needs at different stages of the buying process. Users will also have different levels of experience of using the web. Online shoppers can differ from offline

shoppers in terms of profiles. Online shoppers tend to be younger, wealthier, better educated, have higher 'computer literacy' and more disposable income.

The faster growth of internet made a good entry in our day to day life. Customers are embracing this newer means of technology for obtaining product related information. At the same time, marketers are utilizing this tool to fetch information about customers. This both way exchange of information has created a new arena for the marketers. As cyber space behaviour is comparatively new concept, many research works already been followed to understand customers engaged in online shopping.

The study of Alreck, P. and Settle, R. B. (2002) finds women's preferences to have a family member do shopping for them. Women appear to find satisfaction or pleasure in shopping far more than men, while men have significantly more disdain for shopping than do women. While fewer women than men had home computers (34 per cent versus 45 per cent, respectively), those women who did have Internet access were certainly far from sanguine about shopping online. This study suggests that consideration of the gender of the market to be served would be a better approach in most cases. While the shopping gender gap may constitute a complicating factor for consumer marketers, it would be better to recognise the gender differences and accommodate them than to remain ignorant of them, operating under a set of false assumptions regarding the diminishment of sex roles and gender differences.

Review article of Cheung, C.M.K. et al (2003) states how researchers in the 90's addressed individual and consumer characteristics, environmental influence, product and service characteristics, medium characteristics as influencing factors in forming online shopping behaviour. Customer purchase intention, adoption and continuation are also strong determiner in this regard.

Zhou, L. Dai, L. and Zhang, D. (2007) analysed some more research works that emphasised on gender, age, income, education, culture, frequency of internet usage, comfort with internet, frequency of online purchases, innovativeness, emotion, satisfactory levels of past transactions

## 5. Objectives

- Study the attributes that influence working women's intention to buy online
- Examine the highest influencing attributes on intention to buy online
- Understand the customer satisfaction level of online purchase

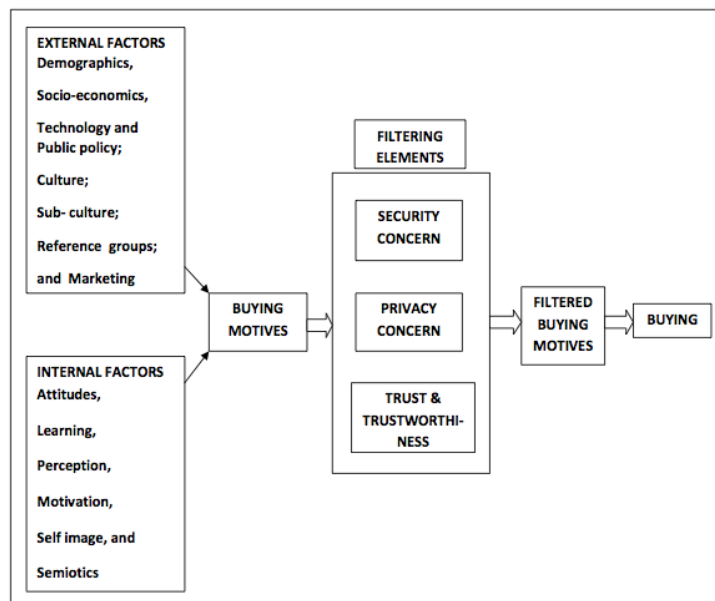
## 6. Research Methodology

An attempt was made to collect comprehensive data on street vendors through surveys. The sample size for this research is 90 and the sample respondents are working women employees in the city of Chennai. The primary data were collected using questionnaire with simple random sampling method. For data collection, a questionnaire was designed with two parts. Part A relates to the respondents' demographic profile. Part B contains 22 items to measure customer satisfaction towards online shopping with five-point Likert scale. The statistical tools used to analyze the data with reference to the selected objectives of the study is factor analysis. The proposed conceptual model was developed and tested through a factor analysis to reduce data dimensions.

Model representing customer journey to online purchase is shown in Figure 1:

## 7. Analysis and Interpretation

Since this research has utilized proper linkert - type scale it is important to test the internal consistency and the reliability of the questionnaire and thus employ a Cronbach's alpha test. A total of 22 scale constructs were tested for reliability and the below table clearly shows that the set of constructs used in this study is perfect and highly reliable. The following table of Reliability Statistics inform us about the value of the coefficient  $\alpha$  of Cronbach for the research scale is  $0.834 = 83.4\%$ . This gets over the percent of 80%, which is a good value for the internal consequence of the conceptual construction of the investigated scale (Anastasiadou, 2010; Nouris, 2006).

**Figure 1: Customer journey to online purchase****Table 1: Reliability Test**

Cronbach's Alpha	N of Items
.834	22

**Table 2: Sample adequacy test and sphericity test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.822
Bartlett's Test of Sphericity	Approx. Chi-Square	277.865
	Df	45
	Sig.	.000

From the Table:2 we found that the value for KMO was more than 0.6, and it is 0.822 also Bartlett's Test of Sphericity has sig value less than 0.05 at 5% level of significance. So factor analysis could be conducted successfully for data reduction.

**Table 3: Communalities**

	Initial	Extraction
1. It is convenient for me to shop from home	1.000	.971
2. Not having enough time to go for shopping	1.000	.905
3. I don't want to spent extra expenses for shopping	1.000	.946
4. Quick obtaining is possible in online shopping	1.000	.971
5. Internet shopping enhance my shopping effectiveness	1.000	.905
6. It is very easy to shop using e shopping	1.000	.817

7. Clear understanding of product before purchasing is promising	1.000	.779
8. Internet shopping is flexible to interact with	1.000	.921
9. I intend to use internet shopping	1.000	.905
10. e shopping saves time	1.000	.921
11. Shopping through online makes me lose social contact	1.000	.913
12. I feel confident about my procurement	1.000	.811
13. I often do shopping in online	1.000	.797
14. I am concerned about security during transmission	1.000	.803
15. I am terrified about hackers while purchasing	1.000	.848
16. Quality of the product appeals me	1.000	.908
17. Return policy in online shopping influence my purchase	1.000	.873
18. It is reliable to shop through on line	1.000	.813
19. I have ample knowledge about internet shopping	1.000	.516
20. Choice of products along with the advice of my dear once is fascinating	1.000	.750
21. My experience with internet shopping is clear and reasonable	1.000	.630
22 I like to shop from home that too with my friends	1.000	.408

Table: 3 output shows the communalities before and after extraction, principal component analysis works on the initial assumption that all variance is common. Therefore before extraction the communalities are all 1. The communalities in the column labelled extraction reflect the common variance in the data structure. The extraction values are more than .5 is usually accepted. In this research the extraction values are high i.e., more than .5 which indicates the proportion of each variables variance.

**Table: 4 Total Variance Explained**

Comp onent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.574	38.974	38.974	8.574	38.974	38.974	7.743	35.194	35.194
2	3.443	15.648	54.622	3.443	15.648	54.622	3.306	15.026	50.220
3	2.457	11.168	65.790	2.457	11.168	65.790	3.100	14.091	64.311
4	2.293	10.422	76.212	2.293	10.422	76.212	2.233	10.152	74.462
5	1.345	6.114	82.327	1.345	6.114	82.327	1.730	7.864	82.327
6	.966	4.390	86.717						
7	.677	3.076	89.793						

8	.624	2.837	92.630						
9	.456	2.072	94.702						
10	.314	1.428	96.130						
11	.283	1.287	97.417						
12	.259	1.177	98.594						
13	.172	.780	99.374						
14	.098	.447	99.821						
15	.017	.076	99.897						
16	.016	.073	99.970						
17	.005	.023	99.992						
18	.016	.073	99.970						
19	.098	.447	99.821						
20	.017	.076	99.897						
21	.016	.073	99.970						
22	.016	.073	99.970						

The extraction process has been carried out by using principal-component method, and it is found from the rotation sums of squared loadings and that total sum of twenty two variables has been extracted and the same has been grouped into five components which have Eigen value of more than one. It ranges from component no. 1 to component no. 5 with the cumulative percentage from 35.194 percent to 82.327 percent. The percentage of variance ranges from 38.974 percentage to 6.114 percentage.

**Table: 5 Component Matrix**

	Component				
	1	2	3	4	5
1. It is convenient for me to shop from home	<b>.965</b>	-.041	.016	-.185	.057
4. Quick obtaining is possible in online shopping	<b>.965</b>	-.041	.016	-.185	.057
3. I don't want to spent extra expenses for shopping	<b>.943</b>	-.037	.022	-.191	.134
8. Internet shopping is flexible to interact with	<b>.929</b>	-.035	.022	-.189	.146
10. e shopping saves time	<b>.929</b>	-.035	.022	-.189	.146
2. Not having enough time to go for shopping	<b>.928</b>	-.064	.050	-.152	-.121
5. Internet shopping enhance my shopping effectiveness	.428	<b>.664</b>	.050	-.152	-.121
9. I intend to use internet shopping	.428	<b>.864</b>	.050	-.152	-.121
21. My experience with internet shopping is clear and reasonable	.497	<b>.674</b>	-.152	.445	-.145
6. It is very easy to shop using e shopping	.379	.423	<b>.423</b>	.290	.236
17. Return policy in online shopping influence my purchase	.319	.417	<b>.417</b>	.254	-.085
11. Shopping through online makes me lose social contact	.149	.414	<b>.414</b>	-.136	.200
16. Quality of the product appeals me	.433	.398	<b>.698</b>	.199	-.021
7. Clear understanding of product before purchasing is promising	.262	.424	.424	<b>.762</b>	.058
18. It is reliable to shop through on line	.475	.435	.335	<b>.877</b>	.422

12. I feel confident about my procurement	.141	.379	.479	<b>.787</b>	-.163
14. I am concerned about security during transmission	.105	-.156	-.156	<b>.739</b>	-.146
22 I like to shop from home that too with my friends	.085	.231	.422	.834	<b>.810</b>
15. I am terrified about hackers while purchasing	.105	.551	-.104	.716	<b>.694</b>
19. I have ample knowledge about internet shopping	.481	-.180	-.050	.486	<b>.514</b>
20. Choice of products along with the advice of my dear once is fascinating	.486	.124	-.019	.370	<b>.601</b>
13. I often do shopping in online	.025	-.013	.565	.386	<b>.573</b>
Extraction Method: Principal Component Analysis.					
a. 5 components extracted.					

On the basis of Table: 5 we found five components, for our 22 variables. Based on the item loading, these factors were respectively labelled as:

1. The factor “Convenient and economic” explains the 1<sup>st</sup> component
- 2 The factor “Vibrant and Intelligent” explains the 2<sup>nd</sup> component
3. The factor “Comfortable and promising” explains the 3<sup>rd</sup> component
4. The factor “Appeal and promising” explains the 4<sup>th</sup> component
5. The factor “Confidence and attractive” explains the 5<sup>th</sup> component

## 8. Conclusion

A satisfied customer is likely to send more business back to the company, while an unsatisfied customer may be more apt to prevent the business from soaring. While the customer may not always be right, they need to be satisfied to the best of every company's ability. Customer satisfaction is a marketing term that measures how products or services supplied by a company meet or surpass a customer's expectation. It is so important because without a high degree of it, profits can be lower and harder to generate. Online shopping has become a popular shopping method ever since the internet has declared a takeover. There are many individuals that are looking for other amazing alternatives shopping and online shipping is just the fix for that. Many working women around the world prefer to shop online and buy products from several brands and companies that they cannot find or are not available for purchase in their home countries. Nowadays, and with the help of the new technology and the support of the internet, people from all around the world started to purchase items online by simply sitting in their homes. The study concluded that e shopping provides a very comfortable service by being able to save the item in the personal shopping bag, and buy it later on. e Shopping can become imperative tools for improving business and ensuring customers to be happy and loyal.

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